

NAVY Express Refi Resi SMSF Loan



70% Max LVR (incl LMI) - Residential

UPDATED: 29 October 2025

The Navy Resi self-managed super fund loan (SMSF) loan is the ideal funding option for a self-managed super fund wanting to refinance a residential investment property in their Self Managed Super Fund to achieve a better facility by providing minimal documentation and proven history.

Description:	Refinance of Investment Loans only. Refinance an existing SMSF loan on a "Like for Like" basis which can include loan costs.	Application Fee:	\$ 550
Loan Amount: Residential:	Minimum: \$ 150,000 Cat 1 & 2 Maximum: \$1,500,000 (to 70%)	Valuation Fees:	At cost.
Loan to Value Ratio:	70% LVR (metro) – No Risk Fee 60% LVR (regional) – 0.50% Risk Fee applies (max Loan \$1,250,000 for regional)	Documentation Fees (Solicitors):	\$1,375 (Standard Inclusions: Documentation, Review CoS, Settlement, 2 x Guarantors, Review Bare Trust Deed).
Term:	Up to 30 years maximum.	Guarantor Fee:	Quote required if >2 guarantors.
Repayment type:	Variable Rate P&I or Interest Only (max 5 yrs). Fixed rates available on request.	Title Insurance:	Not applicable.
Corporate Trustee:	Must have corporate trustees.	Settlement Fee:	\$250
Offset Account:	Optional – 0.10% rate loading applies (Variable Only). Can be added or closed at any time.	Risk Fee:	0.50% Risk Fee applies to regional securities. No Risk Fee for Metro loans.
Maximum Number of SMSF Members:	No limit. (Guarantee required from all SMSF members >18 yrs)	Redraw or Split Loans:	Not available for SMSF loans.
Early Repayment Fee (ERF):	3 months interest (inclusive of any applicable loadings) in the first 3 years or the total amount repaid ahead of the scheduled payments in the first 3 years exceeds \$120,000 in any 12-month period.	Annual Fee:	\$395 per annum (first payment at settlement)
Borrower:	SMSF Trustee/s, which hold the beneficial interest in the security property, has the right to acquire the property from the Property Trustee, and is permitted to borrow in accordance with the relevant legislative requirements (and any associated regulations).	Discharge Fee:	\$895 + solicitors costs.
Mortgagor:	Property Trustee/s, which meet the requirements of the relevant legislation (and any associated regulations). Holds the legal interest in the security property on trust for the SMSF.		
Guarantors:	Loans must be supported by personal guarantee/s for the full amount of the loan from all beneficiaries of the SMSF. Guarantees must be in accordance with the requirements of the relevant legislation and associated regulations. Non-resident guarantors are unacceptable.		
Legal Advice:	Independent legal and financial advice waived for SMSF Trustee borrowers and guarantors (excludes Private Loans).		
Documentation:	2 years clear repayment history, rates notice and 12 months satisfactory rental statements.		
Servicing:	The annual rental exceeds the new actual annual loan repayment to validate serviceability (no other income can be used) and the new loan repayment must be less than the current repayment (being refinanced).		
Acceptable Securities:	In addition to the general requirements regarding the security property, loans made to SMSF Trustee/s must be secured by a number of "single asset" comprising a security property on a single title (not two or more separate titles) and the loan must not cover any additional assets purchased at the time of property purchase. This includes furnishings or other items which are not fixtures. House, unit, townhouse, rural residential, apartments (conditions apply). Max land size of 10ha (25 acres).		
Apartment LVR's:	Max LVR <45sqm = to 50% LVR (No LMI) Max LVR <50sqm = to 60% LVR (No LMI) Max LVR <50sqm = 60% - 70% LVR (with LMI) Max LVR ≥50sqm = to 70% LVR (No LMI)		
Unacceptable Purposes or Securities:	Construction Loans or Bridging Finance Equity Release, Cash Out, Debt Consolidation or Home Improvements. Vacant land, development sites, construction, subdivision, security substitutions. Serviced apartments, apartments in a holiday let rental pool and/or fully furnished securities.		
Additional Requirements:	No Minimum SMSF net tangible assets required (prior to loan transaction). Minimum liquidity: Must have 3 months repayments for proposed SMSF repayments.		
IMPORTANT:	Conditions Apply. All fees include GST. Rates, fees & policies subject to change without notice.		

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